

Patent

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: BEIRNE et al.

Serial No.: 09/682,787

Filing Date: October 18, 2001

For: METHOD, SYSTEM, AND STORAGE  
MEDIUM FOR PRE-SCREENING  
CUSTOMERS FOR CREDIT CARD  
APPROVAL AT A POINT OF SALE

Examiner: Steven R. Wasylchak

Group Art Unit: 3624

Attorney Docket No.: G07.042

PTO Customer Number 28062

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## INFORMATION DISCLOSURE STATEMENT

Sir:


Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed prior to the mailing of a Final Office Action.

Respectfully submitted,



September 27, 2004

Date

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Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	09/682,787
				Filing Date	October 18, 2001
				First Named Inventor	BEIRNE et al.
				Group Art Unit	3624
				Examiner Name	Steven R. Wasylchak
Sheet	2	of	2	Attorney Docket Number	G07.042

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	F	No Author, "Truth in Lending act" [Retrieved July 29, 2004]. Retrieved from Internet: URL: <a href="http://www.smartagreements.com/bltopics/Bltopi41.html">http://www.smartagreements.com/bltopics/Bltopi41.html</a> 3pgs.	
	G	No Author, "Wells Fargo Launches First Real-Time, Online Home Equity Credit Decision-Making Service", Business Wire, June 3, 1998 [Retrieved July 26, 2004]. Retrieved from Internet: URL: <a href="http://proquest.uni.com">http://proquest.uni.com</a>	
	I	PTO, Non-Final Office Action dated August 16, 2004 for Serial No. 09/677,234.	
	J	Response to Non-Final Office Action filed September 13, 2004	

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Unique citation designation number. <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.